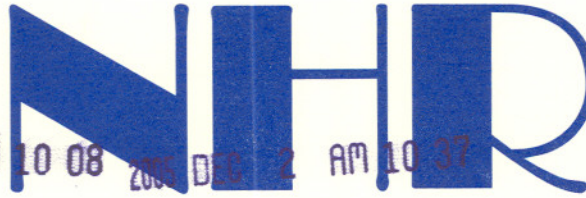


Boerr 21
S. Fungro



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November 28, 2005
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Lufkin, Texas 75904-4819
(936) 632-4140
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FDIC - San Francisco Regional Office
Regional Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Re: FDIC Application #20051977; Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Sir:

As a director and stockholder of a small community bank in East Texas I am adamantly opposed to the Application of Wal-Mart Stores, Inc. for FDIC insurance coverage for an ILC charter in Utah and/or any other location. With such a charter the next step, according to Wal-Mart's history, is quite obvious...to eliminate local community banks.

Wal-Mart has a strong reputation for opening in a community, not leaving their money in the community and disrupting the economic balance in the area by driving all local merchants out of business. This is not healthy for any community.

Nothing positive is gained by mixing retailing and banking. I join many, many others in recommending that the Wal-Mart application be denied now and forever.

Thank you for the opportunity to comment on this matter.

Sincerely,

Nancy H. Reily

Nancy H. Reily

CASE NAME Wal-Mart Bank

- ☐ BHC: _____
- ☐ INST: _____
- ☐ NON-BK: _____
- ☐ PCA/CA: _____
- ☐ FO: _____
- ☐ W/O-RM: _____
- ☐ STATE: _____
- ☐ OTHER: _____
- ☐ OTHER: _____